

REMARKS

Claims 47-49 have been added. Claims 7-21, 32-40, 42 and 45-49 are now pending in this application. The Examiner is thanked for the telephone interview held March 26, 2009 with the undersigned. During the interview, the *Cook* reference was discussed and the independent claims.

Rejection under Section 112

Claims 7, 20 and 32 have been rejected in that a step has been omitted. A step of receiving authentication information from the customer has been added to each of these claims.

Rejection under Section 103

Claims 7-21 and 32-46 have been rejected under 35 USC §103 as being unpatentable over *Cook* in view of *Otto et al.*

Claim 7 has been amended to require the limitations of claim 41. Claim 41 requires that the authentication request message and the notifying message are routed via the browser of the customer computer; the advantage is that communication is quicker and that a separate connection between the third party and the issuer need not be established. Support is shown, for example, in Figure 6 as messages 5 and 6 (request and response) that pass through the customer computer.

By contrast, *Cook* does not teach or suggest that the request message from the merchant 16 and the response message from the authorization system 18 are routed through a customer computer 14. In fact, *Cook* makes quite clear that the transaction information is sent directly from the merchant to the authorization system (paragraph 88) and that the response is sent directly from the authorization system back to the merchant (RETURN code, paragraph 98). The disadvantage with the technique of *Cook* is that a separate connection must be established between the merchant and the authorization system.

Claims 20, 21 and 32 also require routing the request and response messages via the customer computer and are also believed to be patentable.

Reconsideration of this application and issuance of a Notice of Allowance at an early date are respectfully requested. If the Examiner believes a telephone conference would in any way expedite prosecution, please do not hesitate to telephone the undersigned at (612) 252-3330.

Respectfully submitted,
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